

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Christopher L. Cagan

Serial No.: 10/713,348

Filed: November 14, 2003

For: METHOD FOR MORTGAGE FRAUD
DETECTION

Group Art Unit: 3629

Confirmation No.: 4137

June 26, 2007

Costa Mesa, California 92626

INFORMATION DISCLOSURE STATEMENT

Mail Stop Amendment
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In an attempt to fully comply with the duty of disclosure set forth in 37 C.F.R. § 1.56 and in conformance with 37 C.F.R. §§ 1.97 and 1.98, Applicant wishes to bring to the attention of the U.S. Patent Office the references listed on the attached Form 1449. The Examiner is requested to initial the enclosed Form PTO-1449 and return a copy thereof to the undersigned.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant reserves the right to dispute any of the listed documents as prior art during examination. Further, Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application.

Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

If the Examiner believes that a telephone conference would help further the prosecution of this case, he is respectfully requested to contact the undersigned attorney at the listed telephone number.

Very truly yours,

SNELL & WILMER L.L.P.



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INFORMATION DISCLOSURE CITATION <i>(Use several sheets if necessary)</i>	Docket Number (Optional) 49416-0500		Application Number 10/713,348	
	Applicant(s) Christopher L. Cagan			
	Filing Date November 14, 2003		Group Art Unit 3629	

U. S. PATENT DOCUMENTS

EXAMINER INITIAL	REF	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
/J.S./		5,794,216	8/11/1998	Brown			
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/J.S./		2005/0171822	8/4/2005	Cagan			
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/J.S./		2005/0288942	12/29/2005	Graboske et al.			

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							YES	NO
/J.S./		JP 2001236369	8/2001	Japan (with Abstract)			X	
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/J.S./	"Median Price By Zip Code By Month For May 2004," DataQuick Information Systems, <u>Los Angeles Times</u> , 6 pages, June 2004.
/J.S./	"GIS for Real Estate," <u>www.esri.com</u> , 1 page, February 15, 2007.
/J.S./	"Using GIS for Real Estate Market Analysis: The Problem of Spatially Aggregated Data," John Clapp, Journal of Real Estate Research, 9 pages, 1998.
/J.S./	"What's Your Home Worth," <u>www.homevaluecma.com</u> , 2 pages, February 15, 2007.

EXAMINER	/John Scarito/	DATE CONSIDERED	12/21/2007
EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.			

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/J.S./		KR 1020050064605	6/2005	Korea (with Abstract)			X	
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/J.S./		"FNIS Launches QuadMerge™ Value," <u>TitleWeb.com</u> , 2 pages, date unknown.						
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/J.S./		"LSI Indicator, an LSI Collateral Assessment Solutions," <u>LendersService.com</u> , 2 pages, date unknown.					
/J.S./		"Mitigating Portfolio Risk During a Flat Market," Gregory F. Hansen, 2 pages, date unknown.					
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/J.S./		"VEROSTM Software," <u>verso.com</u> , 31 pages, date unknown.					
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